



Order Filed on February 20, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

21-06875 BKMFR01  
BROCK & SCOTT, PLLC  
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Attorneys for Freedom Mortgage Corporation

In Re:

LORNA J. ROBERTS

Case No: 19-25800-VFP

Hearing Date: November 16,  
2023

Judge: VINCENT F.  
PAPALIA

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through three (3) is **ORDERED**.

**DATED: February 20, 2024**

A handwritten signature in black ink, appearing to read "Vincent F. Papalia".  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

Applicant:	<u>Freedom Mortgage Corporation</u>
Applicant's Counsel:	<u>Matthew Fissel, Esquire, Brock &amp; Scott, PLLC</u>
Debtor's Counsel:	<u>Michael G. Boyd, Esquire</u>
Property Involved ("Collateral"):	<u>104 North 2nd Street, Paterson, NJ 07522</u>

Relief sought: ☒ Motion for relief from the automatic stay

☐ Motion to dismiss

☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-petition arrearages:

☒ The Debtor is overdue for 44 months, from April 1, 2020 to November 1, 2023.

☒ The Debtor is overdue for 5 payments at \$2,855.90 per month, for 12 payments at \$3,046.21 per month, for 12 payments at \$2,971.89 per month, for 3 payments at \$3,401.59 per month, for 12 payments at \$3,331.85 per month.

☐ The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.

☐ Applicant acknowledges receipt of funds in the amount of \$ \_\_\_\_\_ received after the motion was filed.

☒ There is currently \$1,888.85 being held in Debtor's suspense account.

**Total Arrearages Due: \$134,794.82**

2. Debtor must cure all post-petition arrearages, as follows:

☐ Immediate payment shall be made in the amount of \$ \_\_\_\_\_. Payment shall be made no later than \_\_\_\_\_.

☒ Beginning on December 1, 2023, regular monthly mortgage payments in the amount of \$3,773.46 shall resume.

☐ Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$ \_\_\_\_\_ for \_\_\_\_\_ months.

☒ The amount of \$134,794.82 shall be capitalized in the Debtor's remaining Chapter 13 Plan payments. Debtor shall file a Modified Plan within fifteen (15) days of entry of this Order.

3. Payments to the Applicant shall be made to the following address:

☐ Immediate payment:

\_\_\_\_\_  
\_\_\_\_\_

☒ Regular monthly payment:

\_\_\_\_\_  
Freedom Mortgage / Attn: Bankruptcy  
Department, 10500 Kincaid Drive, Fishers, IN  
46037  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

☐ Monthly cure payment:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. In the event of Default:

☒ If the Debtor fails to amend the Chapter 13 Plan within fifteen (15) days from the entry of this Order by the Court, or fails to make any regular monthly mortgage payment/Adequate Protection Payment within thirty (30) days of the date it becomes due, then the Applicant may obtain an Order vacating, terminating, and/or annulling the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☒ If the bankruptcy case is dismissed or converted, this Agreement is void and the instant bankruptcy case will not act to impose the automatic stay against the Applicant's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

☒ The Applicant is awarded attorney fees of \$500.00, and costs of \$188.00.

The fees and costs are payable:

☒ through the Chapter 13 plan.

☐ to the Applicant within \_\_\_\_\_ days.

☐ Attorneys' fees are not awarded.